

#1 Most Owner-Occupied City in Texas — ALEX Intelligence 2026

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Belterra leads with 98.6% — ALEX Intelligence, 2026

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THE DATA

98.6%

Owner Occupancy Rate (2024)

Belterra holds the highest owner-occupancy rate in the San Marcos-New Braunfels MSA.

This figure is not just a number—it's a structural signal. A rate above 98% indicates that nearly every household in Belterra owns its home, suggesting minimal turnover, strong community cohesion, and deep financial entrenchment. Such stability is rare even in established suburban markets.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-29-san-marcos-nb-owner-share-place-mkt>



01

Homeownership as Infrastructure

In Belterra, ownership isn't a transaction—it's a social contract. With 98.6% of homes occupied by owners, the city functions less like a housing market and more like a self-sustaining ecosystem. This level of stability reduces vacancy-driven volatility, limits short-term rental speculation, and reinforces long-term investment in public goods and neighborhood quality.



02

The Hidden Cost of Stability

High owner occupancy can signal limited housing supply flexibility. With almost no rental units available, first-time buyers face extreme competition for existing homes. This dynamic may trap younger residents, restrict workforce mobility, and discourage new development—especially if zoning or affordability policies don’t adapt to the market’s entrenched ownership model.

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